AMENDMENTS to the SPECIFICATION

Please amend the specification as indicated below.

Please amend the priority information following the heading "Cross-Reference To Related Applications" on page 1, beginning on line 5 as follows:

The present application is a continuation-in-part of U.S. Patent Application No. 09/223,900, filed December 31, 1998, for "MULTIPLE PARTY REWARD SYSTEM UTILIZING SINGLE ACCOUNT", now U.S. Patent No. 6,327,573, incorporated in its entirety herein by reference.